UNITED STATES DISTRICT COURT DISTRICT OF MASSACHUSETTS

Citizens Bank of Massachusetts,
Plaintiff

v. Adversary Proceeding
Docket Nos. 03-1443 AND
Robert Louis Marrama,
Defendant

Robert Louis Marrama,
Appellant,
V. BANKRUPTCY APPEAL
Docket No.: 04-12109-PBS
Citizens Bank of Massachusetts,
Appelee

STATEMENT OF ISSUES ON APPEAL

Whether the District Court correctly affirmed the Bankruptcy Court order which allowed the motion of Citizens Bank of Massachusetts for summary judgment denying the defendant a discharge under Chapter 7 of the Bankruptcy Code, where the defendant properly invoked his Fifth Amendment privilege against self-incrimination in view of explicit allegations by the plaintiff of criminal activity; where all inferences must be drawn in favor of the defendant as the party opposing summary judgment; where Citizens failed to meet its burden of proof sufficient to deny a discharge to the defendant; and where Citizens made no arguments respecting the litigation removed from State Court (docket no. 03-1448).

DESIGNATION OF RECORD

Pursuant to FRBP 8006, the appellant hereby designates the entire Record before the district court as the record on appeal to the First Circuit.

June 6, 2005

David G. Baker

David G. Baker, Esq. 105 Union Wharf Boston, MA 02109 (617) 367-4260 BBO # 634889

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03-1148

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CERTIFICATE OF SERVICE

The undersigned hereby that the attached Statement of Issues and Designation of Record were served upon the appellee by mailing a true copy of the same to Michael A. Wirtz, Esq; Jack Mikels & Associates; 1 Batterymarch Park, Suite 309; Quincy, MA 02269.

June 6, 2005

David G. Baker

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